

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-15533-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose A Galvao  
15 Ridge Lane  
Blairstown, NJ 07825

Social Security No.:  
xxx-xx-0895

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on November 22, 2024.

Dated: November 22, 2024  
JAN: rah

Jeanne Naughton  
Clerk

In re:

Jose A Galvao  
Debtor

Case No. 24-15533-RG

Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin

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Date Rcvd: Nov 25, 2024

Form ID: plncf13

Total Noticed: 71

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jose A Galvao, 15 Ridge Lane, Blairstown, NJ 07825-2103
520285169	Altantic Health System, PO Box 21385, New York, NY 10087-1385
520285200	+ Manuel Galvao, 149 Johnston Avenue, Kearny, NJ 07032-2349
520290624	+ Nationstar Mortgage LLC, Att: Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgatge Dr., Winston-Salem, NC 27103-2930

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 25 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520304338	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 25 2024 20:51:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
520295756	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 25 2024 20:51:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
520326066	Email/PDF: bncnotices@becket-lee.com	Nov 25 2024 21:14:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520285172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:25:35	Amex, Po Box 6789, Sioux Falls, SD 57117-6789
520285170	+ Email/PDF: bncnotices@becket-lee.com	Nov 25 2024 21:14:11	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520285171	+ Email/PDF: bncnotices@becket-lee.com	Nov 25 2024 21:14:28	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520352298	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2024 21:02:11	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285176	Email/Text: BNBSB@capitalsvcs.com	Nov 25 2024 20:50:00	Bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
520285175	Email/Text: BNBSB@capitalsvcs.com	Nov 25 2024 20:50:00	Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221
520285173	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 25 2024 20:51:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520285174	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 25 2024 20:51:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
520314781	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 25 2024 20:52:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275

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520285177	+ Email/Text: cms-bk@cms-collect.com	Nov 25 2024 20:51:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
520285178	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 25 2024 21:25:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520285179	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 25 2024 21:01:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520297669	+ Email/PDF: ebn_ais@aisinfo.com	Nov 25 2024 21:25:12	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520285182	+ Email/Text: bankruptcy.notifications@fisglobal.com	Nov 25 2024 20:52:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
520285183	^ MEBN	Nov 25 2024 20:50:49	Chrysler Capital, Po Box 961211, Fort Worth, TX 76161-0211
520327832	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:02:18	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520285185	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:13:50	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
520285184	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:25:27	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
520285186	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 25 2024 20:51:00	Comenity Capital Bank/breadcashback, Po Box 182120, Columbus, OH 43218-2120
520285187	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 25 2024 21:14:33	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520285188	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 25 2024 21:14:33	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520293668	Email/Text: mrdiscen@discover.com	Nov 25 2024 20:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520285190	+ Email/Text: mrdiscen@discover.com	Nov 25 2024 20:50:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
520285189	+ Email/Text: mrdiscen@discover.com	Nov 25 2024 20:50:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520285191	+ Email/Text: dplbk@discover.com	Nov 25 2024 20:52:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
520285192	+ Email/Text: dplbk@discover.com	Nov 25 2024 20:52:00	Discover Personal Loans, Po Box 30954, Salt Lake City, UT 84130-0954
520285193	Email/Text: bankruptcycourts@equifax.com	Nov 25 2024 20:51:00	Equifax, PO BOX 740241, Atlanta, GA 30374
520285194	^ MEBN	Nov 25 2024 20:49:34	Experian, PO BOX 9701, Allen, TX 75013-9701
520291706	Email/Text: collecadminbankruptcy@fnni.com	Nov 25 2024 20:51:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
520285195	Email/Text: collecadminbankruptcy@fnni.com	Nov 25 2024 20:51:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
520285196	Email/Text: collecadminbankruptcy@fnni.com	Nov 25 2024 20:51:00	Fnb Omaha, P.O. Box 3412, Omaha, NE 68197
520285197	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 25 2024 20:51:00	Gm Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
520285198	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 25 2024 20:51:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
520285199	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 25 2024 20:51:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
520285180	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 25 2024 21:01:19	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

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520285181	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 25 2024 21:25:15	Chase Card Services, Po Box 15369, Wilmington, DE 19850
520318233	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 25 2024 20:50:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520291361	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2024 21:14:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285201	Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 20:51:00	Midland Credit Management Inc., for Aspire Visa, Department 8870, Los Angeles, CA 90084-8870
520354290	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 25 2024 20:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520285203	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 25 2024 20:50:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
520285202	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 25 2024 20:50:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
520348285	Email/Text: nsm_bk_notices@mcooper.com	Nov 25 2024 20:50:00	Nationstar Mortgage, LLC, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9741
520285204	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Nov 25 2024 20:50:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
520290625	+ Email/Text: nsm_bk_notices@mcooper.com	Nov 25 2024 20:50:00	Nationstar - Mr. COoper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
520356175	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2024 20:50:00	PNC Bank, National Association, PO BOX 94982, Cleveland, OH 44101
520285206	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2024 20:50:00	PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520285207	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2024 20:50:00	PNC Financial Services, Pnc Cb Investigations, Cleveland, OH 44101
520350749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 25 2024 21:25:31	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
520285205	+ Email/Text: pcabkt@phillips-cohen.com	Nov 25 2024 20:51:00	Phillips & Cohen Associates, 1002 Justison Street, Wilmington, DE 19801-5148
520285208	+ Email/Text: ngisupport@radiusgs.com	Nov 25 2024 20:50:00	Radius Global Solutions LLC, PO Box 390915, Minneapolis, MN 55439-0911
520352280	Email/PDF: resurgentbknotifications@resurgent.com	Nov 25 2024 21:14:14	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520285209	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 25 2024 20:50:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
520285211	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2024 21:14:13	Syncb/Verizon, Po Box 71737, Philadelphia, PA 19176-1737
520285210	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 25 2024 21:25:20	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520285212	Email/Text: epr@telecheck.com	Nov 25 2024 20:52:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
520285213	^ MEBN	Nov 25 2024 20:50:58	Tolls by Mail, PO Box 15183, Albany, NY 12212-5183
520285214	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 25 2024 21:13:47	Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
520285215	^ MEBN	Nov 25 2024 20:49:06	Trans Union, PO BOX 2000, Chester, PA 19016-2000

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520321766	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 25 2024 20:51:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
520285216	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 25 2024 20:51:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
520285217	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 25 2024 20:51:00	U.S. Bankcorp, Cb Disputes, Saint Louis, MO 63166

TOTAL: 67

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520326071	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520291243	*+	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Nationstar Mortgage LLC andrew.spivack@brockandscott.com wbefcf@brockandscott.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbefcf@brockandscott.com matthew.fissel@brockandscott.com
Peter Adel Lawrence, I	on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com
Peter Adel Lawrence, I	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Scott E. Tanne	on behalf of Debtor Jose A Galvao ecf@tannelaw.com tannestr87179@notify.bestcase.com;tannew.ecf.email@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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